

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John J. Lutz, Jr.
Debtor

Case No. 17-02922-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 30

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

4944894 +John J. Lutz, Jr., 20 North 12th street Apt. 320, Lemoyne, PA 17043-1452
American Recovery Service, Inc., 555 Saint Charles Drive, Suite 100,
Thousand Oaks, CA 91360-3983
4944895 +Andre, Palma, Lavin & Solis, 1000 NW 57th Court, Suite 400, Miami, FL 33126-3292
4944909 +Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
4944916 FMA Alliance, LTD, 12339 Cutten Road, PO Box 2409, Houston, TX 77252-2409
4944917 FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
4944918 +Lee County Code Enforcement, Attn: Lot Mowing, PO Box 398, Fort Myers, FL 33902-0398
4944920 Lee Memorial Health System, PO Box 530270, Atlanta, GA 30353-0270
4944922 +Modlin & Associates, 1551 Sawgrass Corporate Parkway, Fort Lauderdale, FL 33323-2828
4944923 +P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224-2100
4944925 +P&B Capital Group, LLC, 566 Center Road, Buffalo, NY 14224-2157
4944926 +Polack & Rosen, PA, South Tower, 806 South Douglas Road, Suite 200, Miami, FL 33134-2082
4944928 +Rausch Strum Israel Enerson & Horni, 5801 Ulmerton Road, Suite 201,
Clearwater, FL 33760-3951
4944929 +Regional Adjustment Bureau, po BOX 34111, Memphis, TN 38184-0111
4944931 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4944896 EDI: ARSN.COM Oct 26 2017 18:53:00 ARS Natinoal Services, Inc., PO Box 469100,
Escondido, CA 92046-9100
4944893 +EDI: AMEREXPR.COM Oct 26 2017 18:53:00 American Express, PO Box 297871,
Fort Lauderdale, FL 33329-7871
4944899 E-mail/Text: bankruptcy@cavps.com Oct 26 2017 18:51:32 Cavalry Portfolio Services,
PO Box 27288, Tempe, AZ 85285
4944897 EDI: CAPITALONE.COM Oct 26 2017 18:53:00 Capital One Bank USA, NA, PO Box 30285,
Salt Lake City, UT 84130-0285
4944900 +EDI: CHASE.COM Oct 26 2017 18:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4944905 +EDI: CITICORP.COM Oct 26 2017 18:53:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4944910 +E-mail/Text: kthompson@crownasset.com Oct 26 2017 18:51:26 Crown Asset Management, LLC,
3100 Breckinridge Boulevard #725, Duluth, GA 30096-7605
4944912 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 26 2017 18:51:36 Fifth Third Bank,
Attn: Bankruptcy Department, 1850 East Paris SE, Grand Rapids, MI 49546-6210
4944914 E-mail/Text: data_processing@fin-rec.com Oct 26 2017 18:51:19
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
4944915 EDI: FSAE.COM Oct 26 2017 18:53:00 Firstsource Advantage, LLC, PO Box 628,
Buffalo, NY 14240-0628
4944919 E-mail/Text: businessoffice@leememorial.org Oct 26 2017 18:51:34 Lee Memorial Health System,
PO Box 150107, Cape Coral, FL 33915
4944927 EDI: PRA.COM Oct 26 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541-1067
4945249 +EDI: PRA.COM Oct 26 2017 18:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4944930 +EDI: SECONDROUND.COM Oct 26 2017 18:53:00 Second Round, LP, 4150 Friedrich Lane,
Austin, TX 78744-1052
4944932 +EDI: WTRRNBNK.COM Oct 26 2017 18:53:00 TD Bank USA / Target Card, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
4944898* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4944901* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4944902* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4944903* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4944904* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4944906* +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4944907* +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4944908* +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4944911* +Crown Asset Management, LLC, 3100 Breckinridge Boulevard #725, Duluth, GA 30096-7605
4944913* +Fifth Third Bank, Attn: Bankruptcy Department, 1850 East Paris SE,
Grand Rapids, MI 49546-6210
4944921* Lee Memorial Health System, PO Box 530270, Atlanta, GA 30353-0270
4944924* +P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224-2100

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee, on behalf of the registered holders of Alternative Loan Trust 2005-18CB, Mortgage Pass-Through Certificates, Series 2005-18CB bkgroup@kmllawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 John J. Lutz, Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 John J. Lutz Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-3783
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-02922-HWV**

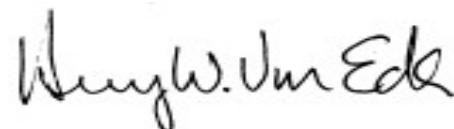
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John J. Lutz Jr.
aka John J. Lutz

**By the
court:**

October 26, 2017



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.